

**Information to identify the case:**

Debtor 1 **Ismael Arturo Ramirez**

Social Security number or ITIN **xxx-xx-4438**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Western District of Texas**

Case number: **18-52935-cag**

12/15

**Order of Discharge**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ismael Arturo Ramirez  
dba Superior Excavating, LLC, dba Amtrans  
Express, LLC, dba Burnhouse Cigar & Martin,  
LLC, dba K & I Health and Beauty Spa, dba  
Energetic Health Plus, LLC, dba K & I Health and  
Beauty Spa

4/30/19

**For the  
court:**



Yvette M. Taylor  
Clerk of the Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Texas

In re:  
Ismael Arturo Ramirez  
Debtor

Case No. 18-52935-cag  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0542-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 63

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db +Ismael Arturo Ramirez, 610 E. Market, Apt. 2513, San Antonio, TX 78205-2642  
cr +Bexar County, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
17538336 +Accion/ Lift Fund, 2007 W Martin St, San Antonio, TX 78207-2630  
17538340 +Art's Truck Sales, 4121 Agnes St., Corpus Christi, TX 78405-3317  
17538341 Art's Truck Sales, 8302, 3001 W Expy 83, McAllen, TX 78503  
17538343 +Bear Oil Company, 12015 North Loop Rd, San Antonio, TX 78216-2792  
17556324 +Bexar County, c/o Don Stecker, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
17538344 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
17538345 +Burkhart Peterson, 17422 O'Connor Road, San Antonio, TX 78247-5680  
17538346 +Burkhart, Peterson & Company, CPA, 17422 O'Connor RD, San Antonio, TX 78247-5680  
17538347 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413)  
17538349 +Chesapeake Leasing, 9512 Harford Road, No. 1, Parkville, MD 21234-3127  
17538350 +Chrysler Capital, P.O. Box 961272, Fort Worth, TX 76161-0272  
17538351 +Clayton Morgan Klutts, P.O. Box 483, Boerne, TX 78006-0483  
17538352 +Commerce Fin, 1411 Sw Military Dr., San Antonio, TX 78221-1539  
17538359 #+Dante' M. Doyle, Padfield & Stout, LLP, 421 W. Third Street, Suite 910,  
Fort Worth, TX 76102-3751  
17538360 +ENGS, 333 33rd Ave Ste #100, St. Cloud, MN 56301-5861  
17538361 +Gracida Trucking, LLC, 1480 Las Quintas Blvd, Eagle Pass, TX 78852-6027  
17538362 +Hays City Corp, DBA Tex-Con Oil Co., P.O. Box 18463, Austin, TX 78760-8463  
17617948 +Hudson Insurance Company, 100 William St, 5th Floor, New York, NY 10038-5044  
17538364 +J.K. Ivey, 15600 San Pedro Avenue, Suite 100, San Antonio, TX 78232-3738  
17617949 +Ken E. Kendrick, Attorney at Law, Kelly, Sutter & Kendrick, P.C.,  
3050 Post Oak Blvd, Suite 200, Houston, TX 77056-6545  
17538365 ++LIFTFUND INC, 2007 WEST MARTIN STREET, SAN ANTONIO TX 78207-2630  
(address filed with court: Liftfund, 2007 W Martin St, San Antonio, TX 78207)  
17538366 #+Matthew B. Fronda, Padfield & Stout, LLP, 421 W. 3rd Street, Suite 910,  
Fort Worth, TX 76102-3751  
17538367 +Matthew C. Jameson, Jameson and Dunagan, PC, 5429 LBJ Freeway, Suite 700,  
Dallas, Texas 75240-2610  
17538368 +Northland Capital, P.O. Box 7278, Saint Cloud, MN 56302-7278  
17538369 +Northland Capital C, 333 33rd Avenue South, Saint Cloud, MN 56301-5495  
17538370 +Oag Child Su, Po Box 12017, Austin, TX 78711-2017  
17538371 +Pedro V. Hernandez, Jr., Attorney at Law, 5820 IH 10 West, Suite 100,  
San Antonio, TX 78201-2851  
17538372 +Penny K. Habbeshaw, Einstein & Habbeshaw, PC, 9901 IH 10 West, Suite 800,  
San Antonio, TX 78230-2292  
17538373 +Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216-1009  
17538374 +Quality Lease, 9702 East 30th Street, Indianapolis, IN 46229-1030  
17538375 +Quality Leasing, 9702 East 30th St, Indianapolis, IN 46229-1030  
17538377 +Security Service F.C.U., 16211 La Cantera Parkway, San Antonio, TX 78256-2421  
17538378 +Small Business Term Loans, Inc., 3301 N. University Drive, Suite 300,  
Coral Springs, FL 33065-4149  
17538380 +Stearns Bank, 4140 Thielman Lane, St. Cloud, MN 56301-3968  
17617950 +Steve E. Couch, Attorney at Law, Kelly, Sutter & Kendrick, P.C.,  
3050 Post Oak Blvd, Suite 200, Houston, TX 77056-6545  
17538381 +Still Doing Deals, LLC, P.O. Box 483, Boerne, TX 78006-0483  
17538383 +Team Funding, 5351 Thunder Creek Rd, Austin, TX 78759-4021  
17538384 +Trans Lease, 1400 West 62nd Ave., Denver, CO 80221-2400  
17538386 +Trans Lenders, 3570 E 12th Ave Ste #100, Denver, CO 80206-3434  
17538387 +Trucklenders Usa, 23 Berry Hill Rd, Oyster Bay, NY 11771-3547  
17538390 +Wells Fargo, 4101 Wiseman Blvd, San Antonio, TX 78251-4200  
17538391 +Wertz Welding, 2650 FM 1516 N, Converse, TX 78109-3479

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov May 01 2019 01:06:49

United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, PO Box 1539,  
San Antonio, TX 78295-1539  
17538337 +E-mail/Text: djueschke@apfinancing.com May 01 2019 01:06:19 Allegiant Partners,  
1550 Parkside Dr, Suite 240, Walnut Creek, CA 94596-3535  
17538338 +EDI: GMACFS.COM May 01 2019 04:58:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300  
17538342 +E-mail/Text: bknotice@bofifederalbank.com May 01 2019 01:06:11 B of I Federal Bank,  
4350 Lahoya Village Dr, Ste #140, San Diego, CA 92122-1244  
17538353 E-mail/Text: defaultspecialty.us@bbva.com May 01 2019 01:07:16 Compass Bank,  
15 20th St S Fl 9, Birmingham, AL 35233  
17538348 +E-mail/Text: bankruptcy@cashmerevalleybank.com May 01 2019 01:07:09 Cashmere Valley Bank,  
124 East Penny Rd, Ste #202, Wenatchee, WA 98801-8113  
17538354 +E-mail/Text: bjones@cbankus.com May 01 2019 01:06:10 Continental Bank,  
15 West South Temple, Suite 420, Salt Lake City, UT 84101-1514  
17538355 +EDI: CCS.COM May 01 2019 04:58:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607  
17538356 +EDI: CCS.COM May 01 2019 04:58:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134

District/off: 0542-5

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 63

Date Rcvd: Apr 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

17538357 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM May 01 2019 01:07:56 Credit Systems Intl In,  
1277 Country Club Ln, Fort Worth, TX 76112-2304  
17538358 +E-mail/Text: portfoliomanagement@dakotafin.com May 01 2019 01:06:29 Dakota Financial,  
11755 Willshire Blvd, STE #1670, Los Angeles, CA 90025-1526  
17538363 EDI: IRS.COM May 01 2019 04:58:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
17539101 +EDI: PRA.COM May 01 2019 04:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
17538376 +E-mail/Text: Supportservices@receivablesperformance.com May 01 2019 01:07:56  
Receivables Performanc, 20816 44th Ave West, Lynnwood, WA 98036-7744  
17538379 E-mail/Text: pacer@cpa.state.tx.us May 01 2019 01:07:44 State of Texas,  
Comptroller of Public Accounts, 111 E. 17th St, Austin, TX 78774-0100  
17538382 +E-mail/Text: legal@tabbank.com May 01 2019 01:06:21 TAB Bank, 4185 Harrison Blvd,  
Ogden, UT 84403-2475  
17538385 +E-mail/Text: tlbk@transleaseinc.com May 01 2019 01:08:02 Trans Lease, Inc.,  
4475 East 74th Ave, Suite 103, Commerce City, CO 80022-1495  
17538388 E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov May 01 2019 01:06:49 U.S. Trustee,  
615 E. Houston, #533, P.O. Box 1539, San Antonio, TX 78295-1539  
17538389 +EDI: WFFC.COM May 01 2019 04:58:00 Wells Fargo, 420 Montgomery St,  
San Francisco, CA 94104-1298

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

17556325\* +Bexar County, c/o Don Stecker, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
17585157\* +Bexar County, c/o Don Stecker, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
17538339 ##+Andrew B. Glaab, Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350,  
Woburn, MA 01801-6544

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Donald P. Stecker on behalf of Creditor Bexar County don.stecker@lgbs.com  
Johnny W Thomas jtlo0815@gmail.com, pjanetmorris@gmail.com;jt@trustesolutions.net  
L. David Levinson on behalf of Debtor Ismael Arturo Ramirez david@levinsonlaw.com  
United States Trustee - SA12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 4